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WOMEN AND URBAN POVERTY - ISSUES FROM CASE STUDIES OF THREE FAMILIES

U. KALPAGAM

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ABSTRACT

The objective of this work is to understand the process through which women arrive at relatively lower levels of well-being by focusing on the intra-household distribution of powers, responsibilities and consumption goods in three extremely poor urban families. The three profiles indicate that gender-relations within a family are much more complex than a straight forward man-woman exploitation. In all these families it was found that women shared equally in the responsibility of earning a living, men often shared with them some of the household work. Also, women did claim for themselves a certain amount of spending power and a fair share of the food. But in two of the families, the ultimate responsibility of running the household - by everyday getting atleast a minimal amount of food for all, by entertaining friends and relatives, and by finding funds for emergencies and then for servicing that debt lies with the women. Also it suggests that the nature of gender-relations within the family is likely to be influenced by the intensity of poverty. This study, like all other case-studies suffers from limitations but clearly suggests the need for a more systematic enquiry on intra-household distribution aspects.

WOMEN AND URBAN POVERTY - ISSUES FROM CASE STUDIES* OF THREE FAMILIES

Much has been written on the differential impact of 'development' on men and women the last few years. In the Indian context, these are reflected in the spheres of employment, education, health and nutrition. Concomittantly it is being argued that there is a differential incidence of poverty on men and women. However there is as yet insufficient documentation on this, and is more inferential. The few studies based on direct observation have tended to concentrate on rural women. While recognising the importance of the dimensions of the rural sector and of rural poverty in the Indian context, this paper attempts to provide certain facets of urban poverty and its impact on women. Specifically we highlight aspects of 'poverty in employment' and 'employment in poverty' with particular reference to urban poverty and urban female employment in Tamil Nadu.

The decades since the 1930s has seen a rapid rate of urbanisation all over the country. Tamil Nadu was no exception. Today Tamil Nadu is one of the most urbanised states, second only to Maharashtra, with 33 per cent of its population as per the 1981 census residing in urban areas. The decade 1971-81 has recorded an increase of 27.7 per cent in the urban population against an increase of 17.2 per cent in the total population of the state. The Madras Urban Agglomeration (4.3 million) is the largest urban concentration in the state consisting of the core town of Madras as also fourty eight other constituent towns, and is the fourth biggest urban centre, the first three being Calcutta UA (9.17 million), greater Bombay city (8.2 million), and Delhi UA (5.75 million). The population of the core city of Madras recorded a decadal growth of 32.26 per cent - with the male population increasing by 30.17 per cent and female population by 34.57 per cent. The sex ratio in Madras city is the lowest 934 compared to the state average 978.

Since the beginning of this century, Madras city was largely a commercial than an industrial one. Inspite of the spurt in industrialization in the 1940's and the accompanying urbanisation, the subsequent industrialization rate in the latter decades has not been very significant and at times even stagnating, and in either case, it failed to generate a sufficiently

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high rate of industrial employment for women. Consequently even with the low female participation rate of 11 per cent (for men it is 50 per cent - 1981 census), the workforce distribution pattern shows that women are largely employed in service sector occupations of the so called 'urban informal sector'. A low female work participation rate coupled with this pattern of work force distribution is an important facet of 'employment in poverty'.

The pattern of urbanisation and industrialisation that has been generated through the path of development that the country has opted for, has led to a structure of employment and living, that is on the tapering side of the spectrum consists of a few dominant elite groups - both of the capitalists and the noncapitalists consisting of different sorts of workers including a section of the highly paid skilled industrial workers (supervisory, managerial and technical personnel of large private and public sector companies) and a large mass of the urban population engaged in subsistence employments of all sorts - wage labour, self employment and employments that are indistinguishable from vegrancy. Aspects of employment of this nature we refer to as 'poverty in employment'.

While no class wise and sex wise data on poverty incidence is available (the NSS consumption surveys gives income class wise but not sex wise) from secondary data, inferential evidence is available from some of the broad development indices of employment, education and health. In all these urban women fare badly than urban men. This provided the basic motivation for the study. It was felt that if all pointers suggest this differential incidence at the macro level, then this ought to be reflected at the household level as it is the basic consumption, production and reproduction unit in society. If it did reflect at the household level, what are the forms of manifestation of gender bias in poverty? Can an explanation for this be sought at the household level in terms of decision making, and power and control over the decision implementation in areas of work -- both household and economic work, earnings and disbursement of earnings and over sexuality and child rearing.

For this purpose three households were selected -- one from a peripheral slum and two from a squatter settlement during the last week of November 1982. The families were visited everyday through the month

of December 1981 and basic information pertaining to daily earnings and expenditures of the earning members of the household collected. This provided me enough opportunity to interact with them more as a concerned friend and much of the information was gathered without any formal interview guide. On most occasions there was no prior thought or pre-conceived questions in mind. As the situation warranted questions were posed at times in the company of friends and relatives, sometimes in the midst of weeping children, while they were all at work and on occasion even while accompanying them to the market. While this would have certainly provided for a certain spontaniety and natural ease in interaction, it would at the same time have inhibited me in questioning exhaustively on a particular point or in providing counter checks and verifications for all answers. However the importance of this study is more for its diagnostic value than for statistical representation and for that reason I beg to be excused for a little bit of incoherence and lack of methodological and statistical rigour and a more than normal share of emotions.

In search of the 'poor' families

At noon on the 29th of November, I went to the common water tap of an extension of a slum along the bank of the Buckingham canal, which in earlier days when I remember as a child was used by local country boats to transport firewood and coconut husks upto Andhra Pradesh and in later years was one of the sources by which the city's sewage was drained. The canal cuts across the heart of the city and all along the banks of the canals are rows of hutments, despite the massive slum clearance efforts of the Tamilnadu government since the late 60's. I call this set of hutments as an 'extension of a slum' or 'peripheral slum' because the main slum is on the other bank and a short distance away from the bridge and in which the Slum Clearance Board has provided three storey tenaments with electricity and water supply facilities. This row of hutments along the canal bank came up after the tenaments were allotted, by those people who could not get an allotment or who could not afford the rent. The land along the canal bank is 'poramboke' i.e., land not owned privately and therefore belongs to the government and these dwellers are 'encroachers'. However the first encroacher on plots along the bank can function as the owner of the land until he is evicted by the board. Once they occupy this land, they put up huts, grow gardens, rent and mortgage the houses. There are no brick houses among them and though I did not take a census of households, it is unlikely to exceed a hundred.

Even though it was noon time, the water was still flowing through the tap though with much less pressure. In the nearby areas, it stops much earlier. Perhaps it being on the downhill slope of the bridge has aided in it. There were two women around, and I introduced myself and the nature of work I was doing and sought their help in identifying whom they considered as the poorest families in that slum. One of them, Saroja by name enthusiastically responded and in fact claimed to be one of the poorest there with a husband who was unemployed and two small children. She was willing to cooperate but of-course she needed her husband's consent. From the water tap, I was taken to her house where seeing a new person around and a group of curious onlookers around, her husband who had gone over to a neighbouring hutment to collect drumstick leaves joined in. As was to be expected his first reaction was how such a study could help them and an unusual rider to it how the study would benefit me. They fortunately did not wait for a convincing reply. The whole novelty of it perhaps made them readily comply to my request. In the course of the talk I learnt that Saroja was a domestic servant and her husband Varadhan a construction coolie.

I asked them to introduce me to some other families and this time I was keen to have among my families an occupational diversity and also daily wage labourers among women. Both of them as well as the other women around were quick to point out that among these hutment dwellers, there were no women daily wage labourers as almost all of them were domestic servants in Iyers' houses. There was a construction coolie woman staying with her mother who was also a coolie and with no male member in the house. The group did not think much of the two women. But if I insist on meeting them I should come very early in the morning as they leave the house by seven in the morning and come back late at night. Attempts to meet these two women on subsequent days proved a failure and I finally had to abandon the thought of including them.

Varadhan then introduced me to another family where the lady was once again a domestic servant, the man whom I did not meet, was an electrician and with old age was losing his eyesight and so had almost stopped working and taken to total idleness and drinking. She had four children - a son and a daughter were factory employees, another daughter working as a domestic

servant in a Seth's house and a younger one in school. Despite their initial cooperation with me, they withdrew the first day I went to collect the earnings and expenditure data. Their reason being that the man of the house being drunk most of time was not likely to cooperate nor would he be without interfering if they cooperated and there was always the danger that he might say some rude things to me. The women and her two daughters were resolute about their stand and what I could gather in the short while (I was with them) was that they were a family who had seen better times and lived comfortably. The women's perception was that they were reduced to this state of penury entirely because of the husband taking to drinking and not working and this had necessitated all women to work for wages in their family.

That evening I walked a furlong towards the foreshore area. On the way was a huge open space which till very recently was the city's main dumping ground. Prior to it, it was the backwaters to the sea and served as an outlet for the drainage and sewage system in that part of south Madras area. During high tides, the backwater bay used to be full. For quite some years there was a talk of converting that large area into a housing complex and a transport terminus. In fact towards the South Eastern stretch the land that was reclaimed was already a posh residential area and a colony for police staff. With this intention, the Corporation of Madras ordered the backwaters area to be reclaimed by dumping the garbage there. Till two years ago, it was the dumping ground. The old palace adjoining the backwaters and believed to belong to one of the smallers officers of the Vijayanagar line of kings was in the late sixties converted to a motel and a residential colony. When the backwaters was used as a dumping ground, the residents of the colony filed a petition in the Highcourt that the stench and the mosquitoes were causing health hazards, and the corporation was finally stayed, though by then the backwaters was almost completely reclaimed. Now the city's garbage are hauled in lorries some 30 kms outside the city. On this former dumping ground, towards the western side are a cluster of four huts. (In fact 'hut' is too pretentious a term). For quite sometime these people had roused my curiosity. The closest slums to these houses are a furlong away from either side of the road. I decided to contact them. Across the road and opposite these huts was a small shop which buys up any old items be it iron or plastic or rags, and asked him

if he knew the families. He replied in the negative and told me to approach them directly. A woman returning from the market and carrying a bundle of firewood was walking past. She obviously resided in the slum at the road end. I asked her if she knew these four families. She did not stop to answer me but with a disdainful air said that she did not know them.

I approached the first hut where I found a sickly looking pregnant young woman with two small children sleeping inside. I explained to her the purpose of my mission and after a couple of minutes of gaze that appeared more frightened and cautious than indifferent, she told me she was not keeping well and that she was unable to hear. However she was able to understand my query as to when her husband will be back. Perhaps the deafness was feigned but she would not talk to me without her husband's consent. I then went over to the next house. Midway through my field work, seeing my daily trips to their neighbours, this family showed particula keeness in including them in the study. The woman's husband who had apparently be informed, also consulted the neighbours of my work and one day approached me on his own.

Their neighbour was a lady by name Nagamma and she lived with her husband Devaraj. They had no children and both of them were involved in picking garbage and waste paper from the street. Devaraj was inside the house, Nagamma readily agreed to cooperate and then called out to Devaraj, who came out and he too agreed. She then directed me to the next house where Gopal and Lakshmi stayed with their four children. They too were garbage pickers. Both of them were at home and readily agreed to cooperate with me.

In all now I had three families, two whose occupations were garbage picking both the husband and wife and one family where the husband was a construction coolie and the wife a domestic servant. This family underwent a change for the better during my month's interaction with them. In what follows I will present the profiles of the three families, highlighting the aspects that are most essential for our immediate consideration.

Lakshmi and Gopal - The unceasing question of existence

Lakshmi and Gopal are both of the Naicker caste. And it is Lakshmi's disappointment that despite being of Naicker caste they are engaged in this work of garbage picking. Garbage picking is looked down upon as a dirty

and filthy job, that respectable people do not take it up. None of Lakshmi relations including her own father likes to maintain contacts with them. Gopal's own brother and his family are unaware of it. The three older children are fully aware of this fact and it was they who told me that if their uncle's family come to know of the work they are doing, they would be ostracised. This inspite of the fact that the concerned uncle was himself a patient of leprosy and leprosy patients have since centuries faced social ostracism.

Gopal comes from Singaperumal Koil village in Chingleput district. His father was an agricultural labourer and his mother a domestic servant. After his father's death, that is when he was twelve years old, his family migrated to Madras city. He was then sent to a 'society' school for 7-9 years. -- 'Society' schools are reformatories for juveniles. He was one of the five children born to his parents. He does not have any contacts with them except one of his elder brothers who stays in North Madras city and is afflicted with leprosy. He remembers that another one of his elder brothers just disappeared. In fact before he got married, he stayed with his brother but as he could not get along with his wife came out separately. His mother died a decade ago. Though Gopal's father, as claimed by Gopal was an agricultural labour, Lakshmi says that they owned some amount of land. After the family migrated to Madras they sold the land and the money was shared among the children. Despite the advice of his mother, Gopal at that time unmarried took his share and went on an excursion trip to the south to places such as Tirchinapoly, Thanjavur, Mayavaram and returned to his home only after he had spent all the money.

On one of his such sojourns, he went to Pudukkottai where he got married to Lakshmi, and that was some fourteen years ago. The story of Gopal's marriage is bound to anger anybody expousing the women's cause, but a second thought indicates, that the options for either of them were very limited. Gopal had been staying with some of his friends in Pudukottai. Lakshmi's friend's family were keen on settling their daughter with Gopal. But as her friend had already decided to marry some other man, to escape from the uncomfortable predicament she is said to have told her parents that Lakshmi was interested in Gopal. A dubious affair was foisted on Lakshmi and everybody in the neighbourhood started asking Lakshmi if she was going to marry the 'man from Madras'. Lakshmi was the only child of her parents. Her mother died when she was very young and her father who worked in the

Municipality and who had since then retired, started living with another woman. Needless to say Lakshmi had nobody for moral support in her own family. She decided it was better to marry Gopal than create further scanda mongering. At that time Gopal had told her that he was a rickshaw driver and she was confident that he would be able to provide her daily 'kanji' (gruel). It was only after coming to Madras that Lakshmi learnt that he was a garbage picker.

And as she had no other alternative, she accommodated herself to this lifestyle. She is glad that atleast Gopal is a responsible family man who neither drinks nor beats her up. While Lakshmi has reconciled to this life, her father is yet to. Two years ago, the woman with whom he lived after the death of his wife died. Lakshmi was not informed. A year ago she went to see her father hoping also that her father would give her some money, which he received in lumpsum amount on his retirement. It was on going there that Lakshmi realised that her father was living alone. Despite her request to her father to come and stay with them in Madras and her assurances that she would somehow arrange for his funeral when he died, he refused, and that according to Lakshmi is because they are involved in garbage picking.

The couple now have four sons. A fifth child is expected in another three months. The first son Jairam is 12 years old. He was sent to school in the beginning but soon dropped out. They could not pursue his education as they could not afford it. Jairam is now a source of great worry to his parents. Lakshmi's complaint was that he leaves the house early morning, roams around, picks up quarrels with people and comes back home for night-meals only. They have entrusted the task of looking after his three younger brothers, the youngest of whom is only two years old. And even this he does not do properly. The parents have tried to get him on a job. First he was sent to assist in a mechanic shop but he picked up a quarrel with another boy ınd was sent back home. He was then sent to a cycle shop. He left the ob and came back. Lakshmi is thinking of sending him to a 'society' school ut the father is hesitant as he claims to know the 'inside story' of these :hools. As we were discussing about Jairam, he came back hauling a huge ck of waste paper. Apparently he had gone around picking up paper. He .. - left that morning at nine and came back at five in the evening. my query as to whether Jairam regularly assisted them in their job, the

parents said that it was not so. In fact he was threatened, beaten up and on occasions was also burnt with red hot iron rods that he is either to stay at home and look after the children. Or if he goes around he is expected to do a fair share and contribute to household income. For the month of December 1982 corresponding to my accounting month, Jairam contributed to the family income only on three days, a total sum of Rs.6.10.

The second son Varadhan is 8 years old. He also does not attend school. The Corporation School nearby did not admit the boy for the recently launched Nutrition Meal Scheme as he was declared to be overaged. The third son Raghu also hangs around the house and is six years old. A building for a new Meal centre has been completed nearby and is expected to be opened shortly. Both the parents are hoping that the children would be admitted there.

The youngest son who is two years old was not clothed even on a single day during my visits. The month of December in Madras is the coldest month and though our winter is nothing compared to the north, it is sufficiently chilly to affect the lungs without clothes. For a major part of the month, Karthikeyan the youngest son had throat infections and was afflicted with chill.

What is most remarkable about the two year old is his appreciation of the value of money. Whenever he cries and his mother cannot control him, she gives him a 5 or 10 paise coin and the boy miraclously keeps quiet. Though he on his own accord does not go to shop opposite to get sweet or biscuits, the coin in his hand conveys to him the message that he has command over the resource and he can get what he wants. Invariably one of the older sons take the coin or the mother requests one of them to take it and get him some biscuits.

Lakshmi is too tired of bringing up children. She has decided to go in for an 'operation' after the birth of the fifth child in a few more months. She claimed that she did not know about it earlier. On further questioning her, I realised that what she meant was that it was now that she had the confidence that it was safe. Earlier she was scared of the operation. Also bringing up any more children for them was simply not possible. She did not think that their economic condition was all that bad when the other children were born. The disinterestedness is clearly evident in her attitude to

her present health situation. The first son Jairam was delivered in the Gosha hospital in Triplicane. Thanks to the new maternity hospitals run by the corporation close by, they do not have to spend so much for, to and fro taxi fare, though here the amount of tipping for the hospital staff is more. For the three other children, she registered in this nearby hospital around the fifth or sixth month of pregnancy and then went for periodic check-ups. Now she says, she will go to the hospital only when the labour pains start. Asked whether she would be admitted then without prior registration, she frankly said she will lie to them, that she had not been in town till the previous day. My advice to her was of no avail as she had the constant answer that she had her work and had no time to take off. Going there means she has to forego work one day, and when the alternatives posed each day is either work or starvation, the choice is very clear.

Taking care of children's health is not solely Lakshmi's work, though among them, certain tasks are only performed by her. On two occasions I noticed Gopal taking considerable interest. Once when I had mentioned about the care to be taken regarding the two year old's pot-belly he agreed to give some medicines for worms the following Sunday and on another occasion I found him oiling the children's hair, Treatment by temple pujaries based on some religious beliefs for certain kinds of illness and what is commonly referred to as the evil influences of persons who have 'cast their eyes' is still very common here among all sections of the people. Sometimes even hindus go to priests in Mosques. In these cases, the child is generally taken by the women. Lakshmi narrated two of these interesting accounts. In one instance she had to go to a priest - a 30 paise drive by bus from where she stayed. But she did not know the place and landed up in Central Station - a 60 paise drive. It was only when the bus went through Mount Road that she realised her mistake. She did not even have the bus fare to return and fortunately for her the conductor did not claim the full fare and the fines due. The area of Mount Road - the posh main road and shopping centre and the busy Central Station seems to create an awe even for those residing in the city the last fourteen years as Lakshmi. One evening when I had gone there, Lakshmi and the child were not at home. After sometime she returned telling Gopal that the 'loss' for the day was Re.1.00. The previous day she had taken the child to the nearby 'Pillaiyar Koil' and the pujari had asked her to come the next day with fruits, camphor and 'Dakshanai' (tips). She had taken all of these spending one rupee in all, but the pujari had gone to attend a funeral.

Medical expenses for the family is always outside the regular family budgeting and is met by incurring debts. Invariably their 'Mudalali' - the shop owner who buys paper from them and whose regular clients are these families provides them with the required loan with the provision of easy repayment to be deducted from their sales receipts. On one occasion in 1973-74 they had migrated to Bangalore as the price per kilo of scrap paper came down to a low 0.08 paise and the price of a kilo of Rice was anywhere between Rs.5.50 and Rs.6.50. They learnt through friends that in Bangalore the price of a kilo of scrap paper was 0.45 paise. While going the family at that time consisting of only the eldest son was able to get a free ride on a lorry going to Bangalore. But no sooner did they reach there, the cold weather affected the child severely and had to be hospitalised. Bangalore hospitals unlike Madras hospitals then did not give free medicines, and they had no money to buy. Once again the shop owner to whom they had been introduced and who bought up their scrap paper was a compassionate 'Bhai' (a term used generally for Muslim merchants) who bore their medical expenses. It is not known whether they repaid it but after a month and a half, unable to withstand the Bangalore cold, they came back to Madras as ticketless travellers in the train.

Things now have not in anyway improved for them, since those 73-74 days. Everyday is a day of struggle for survival. Gopal has been in this occupation for the last thirty years. In fact this is the only work he had done, though occasionally he goes as a cooli during marriage season. His choice of the work was necessitated by the fact that not being skilled or literate (even after 7-9 years in the reformatory, he cannot write) he had just no choice. Garbage picking is an occupation that lies on the margin of self-employment and vagrancy. It is amazing the number of people who are able to subsist on this occupation in urban centres. Estimates given by Gopal and his friends range from 50,000 to a lakh in Madras city alone. And what is striking is that just anything that is thrown out as garbage has monetary value. Waste papers are sorted out in four or five categories with each fetching a different price, polythene bags, paper, plastic pieces including capsule foiles fetch money as also rags and pieces of iron and tin. The rates for each of these items during the month of December 1982 is given in Table 1. These are however sold to different purchasers. One collects only wastepaper and cardboard, another only rags and a third only plastic, iron and tin items and bottles. Garbage picking provides a relatively stable employment except during monsoon seasons when the paper would be wet and it

cannot be collected nor sold. During the monsoon months, on days when they cannot collect and earn their subsistence, they once again have to depend on borrowing.

Gopal and Lakshmi set out every morning at five after a cup of tea each, got from a Keralite tea shop very close by. Both of them go in different directions. The children are then asleep. After their first round of collection they come back at 8.30 or 9.00 a.m. and by that time the children are already awake. If they are hungry, the left over rice and kanji of the previous night is shared by the entire family with salt and green chillies. If not it is taken at lunch time around noon or 1 O' clock. They then go out on the next round of paper collection around 9.30 or 10 O'clock. Normally Lakshmi comes home earlier than Gopal who returns at one O' clock or sometimes even later. They generally do not go out in the afternoons but stay back and do the sorting.

Lakshmi at first found the task very repulsive but now she has got used to the foul stench sometimes coming from the bins. They rummage the bins with their hands. The kuruvikarans or the local gypsies who also pick garbage usually use a stick with a pointed steel edge like an arrow and poke the paper through. This also saves a considerable amount of effort bending low every time. They do not know why they do not use the same method but none of the non-gypsy garbage pickers in the city seem to use it. In a trip, Lakshmi hauls as much as 12 - 15 kilos of material in a sack that she holds over her back. She not only collects waste paper but is also on the look out for anything that can be of use to them. A prized collection everyday for their fuel is coconut shells. Even when she goes to the market in the evenings to do the day's shopping, she has trained Raghu her third son to follow her with a sack and collect whatever is available.

In response to my query as to why if she found the task very repulsive, she could not take up any other job, particularly domestic work that is so common among the slum dwellers in that area, Lakshmi thinks it is simply ruled out. Just with one person alone doing the collection will not enable them to make a sufficient amount everyday to subsist. Even with both of them collecting, they are able to light the fire only once and cook a simple meal, sometimes even forgoing the fish or sambar and having to rest content with rice, water and chutney, what they call as 'Thanni Soru'. So even if domestic work is less repulsive and easily available, it can only fetch a monthly

earning of Rs.20 or 30. These alternatives for the women are feasible only if the requirements for the basic one meal is met by the man's earnings alone. And this is impossible in garbage picking. It is clear that this occupation involves a clear case of fixed proportion of male and female labour if the family is to subsist. Most of Gopal's friends as well as the neighbours around who are married and have, a family, have to involve the wife in the same activity.

Even within the same occupation Gopal and Lakshmi fare more badly than their neighbours. Their neighbours Nagamma and Devaraj have no children and to that extent their daily subsistence requirements are lower than Gopal and Lakshmi's. While Nagamma and Devaraj are able to accumulate their scrap paper for a period of twenty days to a month, then sort it out into different categories and sell them at differing rates, Gopal and Lakshmi have to dispose the day's collection that day itself or at most carry it over to the next day. So they dispose all scrap paper at a standard rate of 30 paise a kilo.

What kind of social security has so many years of this occupation provided Gopal and his family? It has assured them of a god-father who would provide credit as and when needed, subject to repayment in easy instalments. All these years they have been selling their waste paper to a shopkeeper referred to earlier as "Mudalali", who gives them credit upto Rs.100 when needed. The debt is repaid by deducting from their daily receipts, and it is entirely left to Gopal to state the amount to be debited. For Diwali 1981, he had borrowed Rs.145 and on a subsequent occasion another Rs.40. For this total debt of a Rs.185, Gopal estimates that he must have paid back about Rs.40/-. Gopal himself does not maintain any accounts and he is not sure of the exact account he had repaid. For the month of December 1982, from my daily accounts, Gopal has debited Rs.15.00 towards the debt. Asked if the credit involved any interest rate, they answered in the negative. I asked them if they were free to sell the waste paper to another person whose rates were slightly higher, they questioned me on the ethics of it. To them, it is fair and just only to sell it to that Mudalali who has helped you in need. While they do realise that there are price differentials of a five paise or so, they are convinced their Mudalali's weighing is more accurate than the other.

There is an interesting aspect to this weighing business that was revealed to me by the eldest son. Each time one disposes the paper, one kilo of the total weight is subtracted as the weight of the sack. One day, Jairam's total

waste paper collection was 8 kilos but he got the money equvalent for only 6 kilos. In the morning he sold the first lot of 4 kilos for which a kilo was deducted and in the afternoon another lot of 4 kilos for which another kilo was deducted. In all he lost 2 kilos and the weight of the sack could not have exceeded ½ a kilo. He had to dispose it twice, because he finds it difficult to have the full sack each time, and more importantly only if he disposes the collection in the morning, can he have something to eat in the afternoon.

What are the chances for Gopal to move to a better job or a more paying one? Almost nil. He is not skilled for any other job and can at best go in for coolie work of loading and unloading. In fact he occasionally does this to the Mudalali. Whenever the paper has to be sorted, loaded and unloaded for the mill, if extra hands other than his regular hired hands are needed, Gopal and others like him are called, for which they get a daily wage of Rs.10.00. Gopal would like very much to get in the Corporation as a permanent worker. But even to get in as a temporary worker he has to spend around Rs.600/- inclusive of medical certificates, signatures and commissions and after that it will take 10 years to be made permanent. His simple cost benefit calculation and the inability to mobilise Rs.600/- has not led him to take any initiative in that direction.

If this is all their occupation provides, what kind of a lifestyles do they adopt? The family has been living for fourteen years in that area. Previously they were staying near the roadside and close to the slum on the main road. The Slum Clearance Board evicted them and then they came to the present western side of the dumpyard. It is not that they have remained here permanently. At one time, somebody told them that a lot of paper was available in Saidapet area, and for some time they stayed there. Again when they came back to this area, they first stayed in a rented hut as it was the rainy season. The rent per month was Rs.15/- but soon they found the rent burdensome and came back to the same spot on the dumping yard. The 'Hut' is a small space on the ground, with no walls or flooring. A couple of bamboo poles tied together and whatever is available as thatch is used for roofing and walls like coconut palm, sack, cardboard, tin, Both the roof and the walls have a large number of holes. One one corner of the hut are kept all the cooking utensils and in another corner two old mats and a couple of clothes looking like rags. The hut has no door but when needed a sack cloth is hung as a curtain. The cooking utensils themselves are few -- a couple of earthern pots, a few aluminium dekhshis (vessels), plates, and tumblers and lardles.

Most of the activity is done outside the hut. Cooking except during rains is done outside with the use of three stones serving as a stove and coconut shells and waste paper as fuel. On a friday evening, when I had gone there while they were cooking, I found them using small twigs that burnt brightly for a few seconds and then died out. That being a friday, many people do not throw out the garbage. They were not able to collect the necessary number of coconut shells and have to use an old discarded cane basket for fuel.

The approach to the hut itself is filthy and strewn with broken glass. As all the families in that cluster are garbage pickers their collections are placed in front and the sorting and discarding is done there. One nevertheless gets quickly accustomed to that. While the first day, I found it repulsive and in the beginning sat on the wooden plank they offered me, very soon I found myself seated on their waste collection covered with old sacks.

Lakshmi normally fetches the water, which is available a furlong away. Bathing and washing clothes are not permitted at the drinking water tap, and in fact for washing purposes, they are expected to pump water from the borepump adjacent to the tap. Two furlongs away and on the way to the market is a public latrine with bath facilities. For bathing and washing facilities they are charged 40 paise for an adult and 25 paise for a child, though for poorer people like them, they are charged at a flat rate of 25 paise per person. Water facilities are available throughout the day, but Lakshmi sometimes finds that all the water is directed to the men's wing of the bath and the women suffer. Only occasionally does she use this facility. Normally she prefers to bring water from the pump and bathe behind the hut after dusk. Only one day in the month of December did they buy soap costing Re.1.00. That was the day of washing and nobody went out for collection. The previous day, Gopal had gone to Velacherry, the present dumping ground, about 30 kms from their place for collection and had disposed the collection on the way back. Lakshmi's collection that day within their area was not disposed and so they were able to sell that evening for cash, and could afford the break that day. From what I heard from Lakshmi, washing is done only once a week and appears to be a collective venture of the whole family.

Perhaps it is not the regular feature but now as she is pregnant, the family members help her. I particularly found this in cooking. While Lakshmi goes to the market and does the shopping, it is Gopal who sits by the fireside minding the fire, and in general taking charge of the cooking. Lakshmi assists him in washing rice, cutting vegetables and in grinding chutney. The children are generally asked to bring the various items and utensils. Asked why the children cannot also help her in fetching water which must be a strenous task for her now, she is of the opinion that it is not for long that they can escape that task. When the child is born, they will be forced to do those jobs too.

I have digressed a little from the bathing and washing facilities without completing it. The toilet facilities are deplorable. The one near the water tap is very filthy that people nearby to whom it is meant for, themselves do not use it. Lakshmi prefers to use the dumping ground and she has to use it either before dawn or late at night as there is no bush or anything of that sort around to provide privacy. Most of the other women in the two slums nearby do the same.

They have accommodated themselves to all these. In fact they recognise the possibility of making things a little bit better, like an enclosure behind the hut for bathing. But they have not done it as yet, as they are under the constant fear of eviction. The second day of my visit to them, Lakshmi told me that a few days back, some people came in ten cars, spoke english and surveyed the area. Jairam the eldest son intervened to say that a big bus-stand was coming up there. Gopal is very clear that unless an accommodation is given by the Slum Clearance Board he will not move out of this place. Even if they forcibly removed their hut, he declared that he will be put it up again.

Because they are unauthorised squatters on the dumping ground, they are spared of the house rent they would have to pay in the slum. A major part of the earnings is therefore spent on food. Their gross earnings (i.e) the total sales receipts of all waste papers, plastics, rags and tin amounted to Rs.329.80 paise, (i.e) an average daily receipt of Rs.10.89 paise. The highest receipts was Rs.15.00 and the lowest Rs.6.00 a day and for three days that month, they did not earn anything as one day they did not work, another day they did not sell anything though they had worked and the third day (i.e) Christmas, the shops were closed and they could not dispose their collections though they wanted to. Of this gross earnings of Rs.329.80 paise for December 1982, Rs.31.00 was spent for transporting their collections

to the shop, Rs.15.00 was debited as debt repayment and were left with a net earnings of Rs.283.80 paise or Rs.9.46 paise per day, and a per capita net income of Rs.1.58 per day.

Their monthly expenditure on different items are given in Table II. Expenditure on rice alone amount to Rs.127.05 paise or 44.77 per cent. The other items on the food account add upto 20.8 per cent of which vegetables constitute 7.6 per cent and fish 5.6 per cent. Kerosene accounts for 1.3 per cent. The other major items of expenditure are the tea and beedi expenses of Gopal amounting to a sum of Rs.42.50 paise or 15 per cent of net earnings, and tea and betelnut and tobacco expenses of Lakshmi amounting Rs.36.95 paise or 13 per cent of net earnings. Children's expenses or sweets and biscuits account for Rs. 8.85 paise or 3.1 per cent.

While there is very little difference in the amount spent by Gopal on tea and beedies and Lakshmi on her tea and betel expenses, two facts have to be noted. Whenever Gopal spends on tea, he takes it alone but in most cases when Lakshmi gets her tea at home she shares it with the children except when she is having her tea on her way to work. Also whenever their earnings are as high as Rs.15.00, Lakshmi gives Rs.2/- to Gopal for his expenses, while on other days she give him only a rupee; while her expenses never correspondingly goes up. Any additional income is generally spent on getting better food or items they like such as fish.

One item of expenditure on which they suffer a significant loss is the major rice expenditure. Every family is entitled to a ration allotment every fortnight. However Gopal and Lakshmi can never buy rice on the ration through the public distribution system as it calls for a lumpsum amount of Rs.30.35 per fortnight. Daily wage-earners cannot use the public distribution, as what they earn in the evening is spent that night itself with a certain small margin being carried over for the next morning expenses. This also provides them a certain flexibility and control over their daily expenditures. They can change their diet depending on the amount they earn, sometimes even going to bed hungry or with tea and porai(small crisp buns). In the month of December 1982, the family purchased 41 kilograms of rice at a cost of Rs.127.05 paise. Had the same be in bought through the public distribution system at the rate of Rs.2.15 paise per kilo, the family would have avoided the loss of Rs.38.90 paise paid as higher price per kilo on the free market - (i.e) 13.4 per cent of their net earnings.

Very often the question of unequal distribution of food within the family or say 'food battles' within the family is mentioned. I have not had the opportunity to sit with them at every meal time and measure the amount consumed by the members, though I appreciate their hospitality very much for inviting me to share their meals. But that 'food battles' can occur within the family is very much evident, though the question of a systematic and deliberate gender bias is yet to be proved. One evening, the eldest son Jairam intervened when his mother was complaining to me about him and how he was thrashed that afternoon by his father for not looking after his younger brothers, to say that he never had anything that afternoon to eat, because his mother ate away his share of 'kanji'. The mother immediately remonstrated that since he does not help at home and is always outside playing, he does not deserve it. Surely if food was available to all in a sufficient quantity, the mother would have found other ways of punishing the son. It is the nonavailability that makes it an effective punishing device.

It is obvious the one meal at night which invariably is of these 4 combinations as given in table III -- (1) Rice and Fish (2) Rice and Sambar (3) Rice and Rasam or (4) Rice, water and chutney along with 'kanji' for the forenoon is insufficient for growing children. They make it up by begging or earning a little food doing odd jobs such as pumping water in the police colony. One evening I found only the children at home. Jairam the eldest seated outside the hut with an aluminium plate full of sambhar rice and his three younger brother seated opposite him, one with his palm outstretched asking his brother for some. Jairam was furious and all determined to protect what he considered was his share. With a stick next to him for his defence, I found him gulping the food, occasionally and reluctantly parting a handful to his younger brothers. On questioning, I found that Jairam had indeed worked in the morning in one of the police quarters. They had asked him to come in evening, but he had introduced his brother and sent him to collect the food. Jairam was very sure that when the brothers collected it, they must have eaten some part of it. He had no proof but it was his conviction that they had. Perhaps this happens very often and he is right.

. Decisions regarding earnings and spending in the family are by and large Gopal's concern, though in the evenings he takes both their collections

to the shop, and hands over the entire amount to Lakshmi. Even the day Jairam worked and earned Rs.2.00, he first handed it over to his father, who after questioning him as to whether that was all that he could earn since morning asked him to give it to his mother. It is Lakshmi who in fact gives Gopal Rs.2.00 or Re.1.00 to meet his tea and beedi expenses. Even decisions regarding food whether to have fish or sambhar is generally taken by Gopal though smaller decisions as to the vegetables to be bought whether brinjals or beans or the kind of fish is taken by Lakshmi on the spot at the market. Lakshmi has full control over the one rupee alloted for her expenses and also over the 40 or 50 paise of children's expenditure. Decisions over the quantum and source of borrowing is once again Gopal's concerns.

There are three sources of credit for Gopal - the Mudalali where repayment is in easy instalments and deductible from sales receipts, from the cycleshop-owner who lends them money on interest and from friends for small amount without any interest. The interest rate charged by the cycleshop-owner is very high - a weekly interest of Rs.20/- for every Rs.100/-, with the first interest payment deducted from the loan amount given (i.e) if one asked for a loan of Rs.100/-, only Rs.80/- cash would be given. The last Diwali they had taken a loan of Rs.50/- and spent it on food and crackers and drinks. Normally Gopal never drinks. Only on festival days like Diwali and if he has money and some friends around he drinks and that too very rarely. By the end of December they had paid Rs.60/- as interest and none towards the principal. Normally they accumulate the collection the last two days of the week and when they get a good amount on that, give Rs.10/- towards interest payment on Sunday. What is significant about this is that while Lakshmi revealed all these details to me, another enquiry on this same issue in the presence of Gopal, he intervened that the money was not given on interest but only as loan between friends. Lakshmi's version seems more authentic given the fact that their neighbours Nagamma and Devaraj take loan from the same person at the same interest rate.

The 'friends' source of credit appears to be a mutual benefit club of garbage pickers. All the friends of Gopal and Lakshmi are in the same occupation In fact every evening one can meet a couple of their friends in their house, sorting out their collection and packing it. Helping each other with the sorting and packing is very common. Some of these friends being single men without family committments, find it possible to help Gopal's family with

small interest-free loans when needed. One of these single friend's of Gopal has now decided to stay in the same place. First the ground was cleared, then Bamboo poles were placed and recently the roof and walls were made with rag clothes. It was a rather slow development but it appears that he did it all by himself. Another family of garbage pickers who lived in another area in the city have recently shifted over here. The first few days, they shared Gopal's hut - perhaps the women and children slept inside and the men out, the cooking was done separately but adjacently and the two women did their shopping together. Now they have also put their hut of cloth and at a very low level that a person can only crawl inside or be seated. They plan to remain here and put up a better hut. So in a month, the four-hutment cluster had grown to six. While the fear of eviction looms large, it should be no surprise if this grows into a sprawling squatter settlement and perhaps 'an occupation slum'.

We have in the course of our narration mentioned quite often about Gopal and Lakshmi's neighbour Devaraj and Nagamma who are involved in the same occupation.

Nagamma and Devaraj : Their compatriots in Woe

Earlier it had been mentioned of Nagamma's readiness to cooperate. My first impression of her is indelible -- most filthy and looking almost mad. Immediately after agreeing to be interviewed for such a long span of time, Nagamma's first reaction was that they lead a difficult life. They had no children. Her first born was a still-born one and according to her a very difficult delivery case. Immediately after that her husband had a vasectomy operation. Nagamma herself claims that after that child-birth, she has not been feeling normal. I am quite inclined to believe so. Her friends and neighbours consider her half-mad. In fact some days when she has been giving me her accounts, her friends around her used to tell me that she was bluffing and immediately a riff-raff used to occur with each other calling the other person mad.

But the fact that this particular incident has affected her is very obvious from the frequent references to it in her conversations, the association of her pet dog Mary with the child, her affinity for all her pets-dog, cats and pigs in the absence of children, and as she claims, she has become an alcoholic after that incident.

The first day I had visited them after the introduction, I walked first to Lakshmi and Gopal's house and as I was half way through my discussions with them, Nagamma who was seated in front of the house yelled out to me that I was spending too much time with one family alone and that I should come over quickly to her place. Once I had finished with Lakshmi and Gopal, they strongly dissuaded me from going over to her place as she was "full with beer". In fact on quite a number of days after that, I have had the same experience, and the accounts for those days could be got only through recall the next day. While the first ten days, Nagamma divulged the amount she spent on arrack, she later went to the nearby mission hospital with a chest pain and she claims that they had asked her to stop drinking for some time and had also asked her to visit the general hospital for a check up. So from that day onwards, she claims that she never drinks, though on a number of days after that, their neighbours Lakshmi and Gopal used to dissuade me saying she was drunk and asleep. Her husband Devaraj also drinks but appears not to be as compulsive as Nagamma. Devaraj drinks and that too very heavily when he has money upto-300 millilitres at a stretch, of arrack (which I understand from others that it is a hell lot), but he can also do without it if his economic situation does not permit. Nagamma has the complaint that she cannot sleep without drinking.

Without children, their survival condition is definitely eased than that of Lakshmi and Gopal. Their work routine and the whole manner of collection is very much the same except that they take it more easier. They do not start to work at 5 in the morning but at 7. Also they are in a position to accumulate their scrap paper collection upto 20 or 30 days, sort it out and sell them at differing rates. To meet their daily cash requirements they sell plastic and polythene, tin and iron. The sorting of paper is a two or three days job at the end of the month. While the sorting in the shop is done with the help of coolie labour, Nagamma and Devaraj prefer to do it themselves. Those days they do not go for collection but stay back. Nagamma explains that it is very difficult to employ hired-labour for their job, not so much the wages that they have to pay because almost the same is lost by foregoing their collections, but the fact that the wages have to be paid at five in the evening and in between, the coolie has to be provided with a couple of cups of tea. These two are significant committments, because there is no assurance that they will be able to get cash at the dot of five in the evenings. Nagamma claims that she has far greater patience and

could do much better than Devaraj with that back breaking job of sorting. For the twenty days collection in the month of December, they were able to to dispose 22 kgs of thick cardboard, 20 kgs of packing cardboard, 55 kgs of thin light cardboard called 'record' and 42 kgs of newspaper for a total sum of Rs.75.55 paise. The rates for the different varieties are given in Table I.

Apart from this activity, Devaraj is able to make a little bit more by doing cooking in marriages. Marriage work and related cooking work is normally a two day affair, and two nights and a day is spent outside at the place of the function. Each time he accepts it, he gets Rs.17.00 for the two days work of which Rs.2.00 is generally spent on transport. Another 4 or 6 rupees is to be deducted for arrack and he brings home 8 or 10 rupees. It is invariably those days when he comes back from cooking work, that Devaraj drinks the most. Their total earnings for the month of December is Rs.270.30 paise.

If the earnings are got from the sale of their joint collection, Devaraj who disposes it in the shop, gives Nagamma 50 per cent of it as her share in the earnings. He then gives her an additional Rs.2/- for his share of night meals that will be cooked at home. As the case of their neighbour, only once is the fire lighted at home. The rest of the time they eat outside. And each of them have complete control over their share of earnings.

Being a family without children, their expenditure pattern is different from what we have seen of Lakshmi's family. Nagamma and Devaraj have tiffen (iddlies and Dosas) everyday either or both in the morning and afternoon. Also their expenses on arrack is quite considerable. In December, Devaraj's arrack expenses amounted Rs.57.95 paise while Nagamma's declared amount was Rs.8.40, that is a total Rs.66.35 paise or 24.5 per cent of their declared earnings. Expenses on Beedi was Rs.31.00 (11.5 per cent of earnings) and Nagamma's betal leaf, nut and tobacco amounted to Rs.7.80 (2.9 per cent). The remaining expenses are mostly on food both made at home and bought outside. In fact their expenses on eating out is very high. Tea alone for the two together was Rs.51.25 paise. Tiffen expenses for Nagamma was Rs.49.25 and for Devaraj Rs.41.45 that is a total of Rs.91.00, taking the total expenses of eating out Rs.142.25 paise (52.60 per cent). There is a likelihood that this is a bit of an overestimate. Sometimes I have wondered whether Nagamma was giving the expenses for both of them together in her Tiffen expenses. If that were so, even deducting Devaraj's complete tiffen expenses, at least a hundred rupees is spent on eating out (i.e) (37 per cent of earnings).

The rates of tiffen outside varies considerably. Iddly the most popular of all, ranges from 0.10 paise each to 0.25 paise. Normally those sold in Iyer hotels (those are usually run by Udupi Brahmins) cost 0.25 paise, those sold in Tea shops are 0.15 paise, and ones sold by women themselves in the slums cost 0.10 paise each with sambhar. It is this cheap tiffen that is most popular in all the slums and a number of women in slums take up this food vending. It is only when they have gone out to work and need to take food outside, they go to the other two places. Morning tiffen is generally got from these women.

The expenses on eating out include full meals got from outside. On occasions when Devaraj comes home late at night with money and/or they are able to borrow money only later in the evening, it is too late to cook at home. Full meals cost Rs.2.50 paise and on these occasions they buy a meal and share it between them, sometimes supplementing it with snacks.

Food expenses at home constituted 30 per cent of earnings, of which Rice alone amounted to 17 kgs at Rs.50.26 paise or 60 per cent of food expenses at home. Fish and vegetables are almost equal, Rs.8.50 and Rs.8.80 respectively. Once again, Nagamma and Devaraj buy their rice through the open market and not through the public distribution system, though in their case mobilisation of lumpsum money does not pose as much of a problem as for Lakshmi and Gopal. Had they got it through the public distribution system, they would have saved Rs.13.71 paise. The reason given by Devaraj is that of lumpsum money having to shelled out and Nagamma feels that the rice is not of good quality.

'Food battles' in this household with no children are of a different sort. A number of Nagammas friends (all male whom I have met) frequently drop in, sometimes spend a few hours, a night, a few days or stay longer. All through the month of December, her sister's husband, an old man of 60 having fought with his family came to live with her. And from what I gathered, he was in fact living with them the last three months. He also goes round, collecting the waste paper and whatever he gets and the money he earns he drinks it away, occasionally giving a few rupees for food. But when he is around hungry, Nagamma and Devaraj share their food with him. One evening, when I had gone there, Nagamma had cooked crabs. She bought them for Rs.3.00. As she was talking to me how it is prepared (it hardly had any gravy) and how they will eat it with rice, the old man walked inside and starting eating the cooked crab without rice and unmidful of the fact that it has to be shared

with the three of them. Asked why he was eating it so early when it is meant for dinner and without rice, Nagamma's reply was that he is like that and one cannot prevent him. The oldman's attitude to my work was cynical except the first two days when he thought I was a government investigator and wanted me to register him for the old age pension. Devaraj gives Rs.2.00 for food at night and expects to get his share. Though little adjustments and sharing is there, the major part of the share to be served to her friends is from her share of cooked food or if known earlier an additional quantity of rice bought from her share of earnings. On one morning, her uncle had come over, and that was a morning when they had no money to buy tiffen or even two cups of tea. They had bought only one cup of tea and shared between the two, when their guest came over. Nagamma had to share her half cup with him. This level of information I obtained from Nagamma not through detailed questioning and cross examination, but formed a part of the spantaneous narrative that evening of what she did the whole day. It is an important fact to her that they had no money, could buy only one cup of tea between two of them and had to give away half her share to her uncle. In her perception it is a significant deprivation of her essential morning tea and hospitality to guests is a minimal necessity in her value system.

These stay-in friends of Nagamma do provide a significant support to them. Just before Diwali this year, there was a heavy downpour accompanied with strong gusty winds. It was already night fall and Devaraj had not yet returned. One strong wind, and Nagamma found that the whole hut was blown away - uprooted and was lying a few yards away. This was neighmarish experience. She went to one of the nearby shops that was closed and rested on those steps. Finally Devaraj came, got her tea and consoled her that he will put it up quickly. That night they spent on these steps itself. Putting up a hut is indeed a costly proposition. A 100 coconut palms cost Rs.60/-. They got bamboos of different thickness, 30 coconut palms and coir ropes. The material cost alone for this one room hut without mud walls but palms itself used as walls cost Rs.75/- and two days of labour time. The first day, the skeleton is put up with bamboos and firmly tied with coir. The next day the roofing and walls are made. If labour is hired in, it costs Rs.25/- a day along with two or three cups of tea and that have to be given to them. They prefer to do it themselves. Unfortunately, Devaraj was already fixed up for marriage cooking

the next two days. It was the old man, her sister's husband who was staying with them who did the complete hut. As Nagamma was narrating this incident to me, the old man intervened to say that the labour cost was Rs.25/-. Though they had not given him anything formally as labour charge, Nagamma had given him drinks perhaps to the extent of Rs.25/- for putting up the hut.

Among their neighbours, the interaction with the first family, whom I first approached but did not take up is very minimal with both Nagamma and Devaraj as well as Lakshmi and Gopal, though they seemed fully informed of their activities like child birth and illness. For all purposes, this family lives in seclusion. Casually talking with the man of the household I learnt that he was also in the same garbage picking occupation, but unlike these two families he goes to the main dumping ground some 25-30 kms away. Both ways he goes by the Corporation lorries that takes the garbage there. For the morning drive, he pays the lorry driver 50 paise and in the evening he pays a rupee, for the luggage the additional charge of 50 paise. His entry into this was fairly recent, initiated by his aunt, an old lady who stays with them and has been doing this work for quiet some years. Previously he was a delivery boy with one of the cooking gas companies and was sent away for asking a higher salary and prior to that, a cycle rickshaw driver.

The two families of Lakshmi and Nagamma are fairly close, borrowing small cash and small items like match sticks from each other. But on every single occasion, I have noticed that it is only Nagamma and Devaraj who come to Lakshmi's place and it is her children and Gopal who go there. Not a single day, did curiosity bring Lakshmi to Nagamma's place even while I was talking to her. This is clearly because Lakshmi while she understands some of Nagamma's mental agony, particularly the seventeenth year rigorous imprisonment of her only brother, does not approve of her alchoholism and treats her as partly insane.

It is interesting to note that neither Nagamma nor Devaraj is thinking of an alternative occupation. This to them is "bestowed upon them by god".

Saroja's battle with 'Fate'

Saroja is a domestic servant and belongs to the Grammini/Naicker caste. For the last six years she is staying in this hut along the banks of the buckingham canal, a fairly good mosquitoe breeding ground with her husband Varadhan, who was till very recently and since a year ago, a construction coolie.

Saroja met Varadhan when she herself was working as a construction coolie, though at that time Varadhan was well placed as a cooking-gas cylinder delivery boy with a gas company closeby. Their's is what is called 'Love marriage', but if there was love, Saroja had to trade it for all moral support from her family. Varadhan does not belong to the same caste as Saroja but is a Telugu Chettiar whose traditional occupation has been bangle selling. Since then Saroja has been socially ostracised by her family and relatives for marrying outside her caste. Vardhan's family however maintain their links and all relatives who now come to their house are only his relatives.

Her two sisters one elder and another younger and her elder brother are all well settled with family and children. She claims that compared to her two sisters, her contribution to her mother's family was substantial in her childhood, and she is now faced with a situation where her aged mother walks past her house giving a few small change to her three year old daughter on her way to the hospital, but will not drop in at her place even for a few minutes. On her marriage, her only brother is said to have poured milk over his head - a rite performed at death, declaring that as far as he is concerned, Saroja is no more existent. And this is a family whose record of family honour is doubtful and which has faced the trials and tribulations of a conventional marriage arrangement.

When Saroja was three or four years old, her mother along with the two daughters and her son migrated to Madras city from a village called Mogguru near Pondicherry. The reason was that Saroja's father who was an accountant in a Toddy shop started living with another woman which greatly disturbed her mother. For quite sometime she suspected that this arrangement went on, and her mother and children were staying in a brick house and were better off. However a lot of accounting irregularities were discovered and charges were framed against him that he had taken money to the extent of Rs.2,500/-. According to Saroja, it was because of this other woman that all these irregularities came up. When he was almost on the point of being arrested, he decided to sell the house and repay the loss.

It was then that her mother decided to migrate with the children. On reaching the city, the obvious place to stay was one of the slums. At that time her mother was expecting another child. The most easily available work for slum women is domestic work and Saroja's mother took up one of those.

With all her struggle, she did try to send her children to school. Saroja herself was sent to the Corporation school nearby and has studied upto the 5th standard. As she failed in that class, her mother removed her from school and started sending her for domestic work. And that must have been from the age of 9 or 10 years.

She recalls those days as ones of severe struggle. Very soon her elder sister who was also doing domestic work, and who according to Saroja did not have as much stamina as she had, reached puberty. It was time to start looking out for a groom to settle her suitably. Soon they found one and her marriage resulted in heavy debts, which Saroja and her mother had to settle. Those days her elder brother was working as a carpenter apprentice and got only Re.1 a day. Apart from the debts incurred at the time of the wedding the family had to face further financial burden, as her sister conceived very soon. This meant that apart from the usual expenses incurred during the first year of the wedding - like bringing the couple to the girls place during the tamil month of 'Adi', they had to bear the expenses of 'Shemandham' - rites performed for pregnant mothers at the six month for the first child. In fact to meet these expenses, Saroja herself underwent a period of bondage for ten months. Her mother took her to a judge's house to be employed as a whole time domestic at the rate of Rs.10/- per month and including boarding and lodging, and at the time of employment itself took an advance payment of Rs.100/ to meet these expenses. Saroja liked the family and the work, but at night she disliked totally sleeping alone and those days she wanted to sleep with her mother. She literally used to count those months, and after the ten months elapsed, she came away home.

Ever since then, she has been hopping from one domestic work to another. When both she and her mother were doing domestic work in Iyer houses, they hardly used to cook at home. Those days the amount of food given in Iyer's houses were quite substantial. Only for her elder brother and as he was earning money though only a rupee, her mother used to cook a little of fresh rice and serve it for him along with the sambhar or rasam given at the Iyer's house. The women all used to only eat the food given.

As it was becoming increasingly difficult to settle all the debts and live with their income, somebody suggested to her mother to start vending eatables like iddly, dosa and vadai. This had been the way, this valient mother was struggling against the odds of life to bring up her children.

Around this time when her younger sister was seven years old, her father came from the village and started living with them. At first her mother was reluctant in having him around, but he just started living with them without offering any explanations, more as a matter of right. According to Saroja, to this day her mother has never asked or questioned him on the whereabouts of that woman or why he had left her and come back to him. The implict understanding being that they will not talk of the past. On coming here, her father took up a job in a tea shop and has since then been living with her mother and contributing his share to the family.

According to Saroja, the money that her mother earned through food vending and her earnings from domestic work proved insufficient to meet their debts. It was then that she decided to go as a construction coolie despite the fact that such jobs are viewed with disfavour as it involves close interaction with male bosses as maistries. Though in construction, one has to forego the food that is given in houses for domestic maids, it enables one to earn either daily or weekly cash. Those days a woman construction coolie was paid only Rs.4/- or 5/- in comparison to today's Rs.10/- or 12/- per day, and the Rs.5/- cash at the end of the day proved an enormous advantage in meeting debt requirements particularly those involving daily repayments. For about 4 or 5 years she worked as a construction coolie during her years of 15 to 19.

After she got married to Varadhan and started living separately she switched over to domestic work. Life went on pleasantly for four years. A daughter was born to them who is now aged three. During Diwali 1981, the gas company where Varadhan worked as a delivery boy did not pay them bonus. The workers by then had formed a union affiliated to the AITUC - the trade union of the CPI and raised the demand through the union. According to Varadhan, the management paid money to the union and the bonus demand was withdrawn. The workers who were in the forefront of the struggle were however deprived of their jobs. Varadhan lost his steady monthly income of Rs.90/- and the daily tips amounting to Rs.12/- or 15/-.

The post gas-company period till recently has been a severe ordeal for them. Varadhan never got a permanent job after that. During his tenure in the gas company, he had joined a driving school and learnt car driving and had obtained a licence. However due to lack of practice, he did not have the confidence and could never manage to get a driver's job. He then decided to learn Auto driving and get the necessary licence. This cost him

between Rs.650-700. Actually it could have been done much cheapor but Varadhan claims that those days he did not know much of these dealings and feels badly cheated. Varadhan obviously did not have that lumpsum amount and it was left to Saroja to mobilise it. She joined a chit fund that her friend was running. These chit funds are very common in most slums and certain people are professional operators who over the years have really made substantial sums. According to this, a group of 10 or so people get together and make monthly contributions. Each member who in a certain month is in need of lumpsum money will be able to get in lumpsum amount after a certain deduction. The deduction is based on the number of people who demand it. When more than one person demand payment in a month, the process of bidding each other out by offering higher and higher deductions is started by the person who manages the chit fund. The person who agrees for the largest deduction is entitled to the lumpsum payment that month. The amount deducted is then divided equally between the other members of the fund and is deducted from their monthly subscription. The person who is prepared to wait till the last month, gets the full amount whereas the amount he would have actually paid would have been less because of the deductions from the stipulated monthly subscriptions. Usually the deduction in the first few months of the 10 or 12 monthly chit funds are very high, as people who are in dire need of lumpsum money at a short notice join one of these chit funds, unmindful of the consequences of monthly payments to be made later. Normally a person who has already claimed payment is also entitled to subsequent deductions from monthly subscriptions, but this largely depends on the managers of the chits. The managers of these chits play a very crucial role. Regular managers have to ensure a regular clientile, in which case their objective is to get as much deductions for the members as possible. This sets in a process of pseudo demands and biddings. Secondly the managers of the chits are known to withhold deductions from people who have already claimed the payments, in which case they pocket the money. Also the person who is the last claimant invariably suffers delayed payment of payment by instalment. A cautious and experienced chit fund member will never wait for the last month but offer deduction a few months earlier even when he really does not need that month the lumpsum money. These are some of the more common ways, chit fund managers amass their fortune apart from total embezzlement. Operated on a fair basis, the chit funds are on important source of credit on informal basis providing lumpsum payment without any security as in pawning or mortgage. The underlying philosophy being one of sharing the spoils of the unfortunate. In fact with professional chit managers in the slums, it is

known that any time one is need of lumpsum money, they will always tell that a new chit is being floated in a few days. It is not unlikely at all, that when one member joins it, thinking it is being floated, there are no other members, because most often one member need not know the other members of that fund, Though one expects communication between various members of any slum, the particular manager will be operating so many chits at the same time, that if someone mentioned that they were members, there is no way of finding out precisely which chit it is.

I have indeed digressed a long way from how Varadhan obtained the money, but by now it should be clear that it is one of these chit funds that came to their aid. Saroja joined a chit fund for an amount of Rs.1200/- payable for a period of 12 months in monthly instalment of Rs.100/-. The first month itself she staked her claim and offered a deduction of Rs.680/-. Of this amount, the major portion went to Varadhan for his Auto license. Saroja obtained only Rs.20/-, and that too because she had delivered a second child - a son and was in the hospital. The payment of this monthly instalment of Rs.100/- has pushed them further into debts coupled with the fact that Varadhan was for all purposes unemployed.

The prospects for Varadhan's employment should have been brighter after he obtained the license. He did not get a permanent Auto driver work but his friends who were regular drivers used to give him the vehicle on days they did not drive. This enabled him to earn ten to fifteen rupees a day. On one such occasion, it so happened that he was driving the Auto in lungi and was not wearing khaki trousers and shirts and was also taking three persons on a ride when only two are permitted. The police chargesheeted him on these two counts and the Auto was confiscated. The police at the police station agreed not to send the case to the magistrate court as it would have involved an expenditure of Rs.300/- but settled it at the station for Rs.125/-. Varadhan did not have Rs.125/- to bring the Auto back but the Auto-owner paid the sum and brought it back. The Auto-owner then impounded Varadhan's license until he repaid the debt of Rs.125/-. Till the second week of December 1982, the license was with the owner. Since then, he even missed those occasional chances of driving the Auto and earning an extra amount.

During the period of unemployment, he used to go for work as a construction coolie. Prior to working in the gas company he was for some time working as a construction coolie and therefore knew a couple of maistries. But this was a very irregular job. His daily wage was Rs.12/- though the maistry used

commission for providing him employment. However only a part of his daily wage was given everyday, the rest was paid on Saturday, the week's end. This is a device used by the maistries to insure that the coolies do not abstain from work after a day or two, or in some cases the employer himself would be paying weekly or leave it fully on contract basis. On days he used to go for work, he normally gave Rs.5/- every evening to Saroja for household expenses, and on weekends used to give occasionally about Rs.15-20. The rest of the earnings were entirely his. Even the weekend amount of Rs.15.20 is got by Saroja by going and waiting for him in the bus stand and after a lot of coaxing, cajoling and threatening. Varadhan himself liked to spend the money on arrack. During those days, he used to drink almost every other day and quite often with his friends.

The agony and the torture that Saroja used to undergo after his drinking were enormous. Most often when he came home drunk, she and her children used to stay in their neighbours or friend's house, because in that mood for any fault real or imagined she used to be thrashed up. It is not only Saroja who has been his victim. Quite a few others have had quarrels resulting in physical manhandling. Once while he was coming home in a drunken state, he had walked over a woman who was sleeping on the pavement in front of her house. It is quite common to sleep on the pavements and this is done even in the early part of the night such as 3'0 clock. The lady woke up from the sleep and as was to expected a big fight ensued. The lady and her neighbours filed a compliant of attempted rape against him and he was arrested. It was then Saroja's turn to go to the police station and plead her cause that he was the sole bread winner of the family. The police then agreed that they would charge on a "seventy five case", that is a case of being a nuisance in public. The case went to the magistrate court and in all, it cost her Rs.60/-. In another instance, he did not know which house he was entering, and went inside a wrong one where only the woman was inside and the man was not at home. Once again a big fight ensued and this time the woman filed a case that he tried to enter her house, when her husband was not at home. Fortunately this time for Saroja the case was settled in the police station itself and she had to spend only Rs.10/-. These are the only two instances where she had to spend money to relieve him. On another occasion, in his drunken state, he picked up a quarrel with his neighbours. This time he was taken to the police station, beaten up and sent home. These are the instances when drunkness had caused both agony and money. More recently he has been hauled up by the police a number of times and charged fines for violating traffic rules.

This period caused a lot of debt to the family. Unable to bear it, Sarojatried her hand at food vending like her mother. Soon she found it unprofitable and went back to domestic work. The monthly instalment for the chit caused more and more trouble. Every month she began to incur a new debt to pay the instalment and the interest on the other debts. It was difficult to get in complete chronological order the debts incurred, but from what could be gathered about half a dozen people were used to pay the monthly instalments. She borrowed Rs.150/- from one person and so far she has not paid it. A few days ago, the man after hundreds of requests for his money, came with three other men to beat up Varadhan. Fortunately for Saroja he was at his friends place playing dice. She first tried to pacify the men promising to pay back as early as possible, When this was not convincing to them, Varadhan came back and once again a big fight ensued. Saroja does not approve of Varadhan's behaviour in these matters at all. Despite the fact that it is he who has borrowed, he always tries to take the upperhand behaves arrogantly, that it takes great efforts on the part of Saroja to keep the fight between these men within limits. The entire neighbourhood assembled and fortunately for her, while people were suggesting that the police should be called in, a group of five or six people formed a sort of Panchayat and saw to it that a settlement was reached. Now from next month, Saroja has to pay Rs.50/- for the next three months. She had borrowed another Rs.150/- for Varadhan's friend that is yet to be returned. A lady who sells sarees to them on a monthly instalment basis had given her a loan of Rs.200/- at a monthly interest rate of Rs.20/-. All these are yet to be paid.

Varadhan and Saroja are like many others in that hutment colony encroachers on 'poramboke' land. Six years ago when they settled there, they had put their own hut a fairly sizable one room hut. After Varadhan lost his job and things became difficult, they partitioned that hut, made provision for another door and let it out for rent for Rs.30/- a month. Saroja borrowed Rs.300/- from the tenant under the condition that she will return Rs.10/- everyday towards principal and Rs.30/- per month as interest. Soon she was not able to keep up her word and interest began to accumulate. She again borrowed Rs.200/- for the tenant, but on a loan of Rs.200/- the tenant deducted Rs.80/-, Rs.60/- towards interest payment on the loan of Rs.300/- and Rs.20/- as interest on the present Rs.200/-. She was given Rs.120/- as cash which was used for only monthly instalment.

Soon the tenant, now fully aware of their incapacity to pay back started asking her for the money and saying that if their money is given back they would vacate the house. They were left with no other option but to go in for another loan to repay the tenant. A milkman known to them and who is also a moneylender had given them already a loan of Rs.250/- for which interest had accumulated to Rs.100/-. Now he provided them with a loan of Rs.650/- and this time it was in the nature of a mortgage. They have given it in writing that their house can be treated as security. The total loan from this source is now Rs.1000/- for which a monthly interest of Rs.100/- has to be paid and they were under the constant fear of loosing their house.

There were other sources of debt but these are quite marginal compared to the one above. One was another chit for 10 months for a sum of Rs.500/- and a monthly contribution of Rs.50/-. Once again she staked her claim the first month offering a deduction of Rs.300/- and got Rs.150/- in cash after deducting her monthly subscription. This amount was once again used to pay the monthly instalment. She has somehow struggled and paid all her contributions to this chit except one monthly instalment of Rs.50/-. And this landed her in further difficulties. The chit manager was a lady who was friendly to Saroja. As she wanted to buy sugar and palm oil on Saroja's ration card as she hardly buys through the public distribution system, Saroja gave her card to her. Some days later, Varadhan asked her to get the ration card, and he was not aware that Saroja had lent it to her friend. However, now Saroja could not go to her friend and ask for the ration card, as it was quite sometime since she had defaulted the payment of the lastly monthly instalment for the Rs.500/- chit, and after repeated requests she had lost her patience and was furious. To escape from this uneasy predicament, Saroja declared to her husband that she has lost the ration card. Very dutifully Varadhan reported the loss to the ration store, whose owner was already aware of the fact that their friend was in possession of it and using it. He enquired from the lady who told him that they had mortgaged the ration card with her and taken a loan of Rs.50/-. The shopowner was very furious, confiscated the ration card and sent it to the ration office with a complaint to the effect. He then informed Varadhan to collect it from there. Varadhan naturally sent Saroja on the mission. While the higher officer told her to take the ration card from the concerned section clerk, Saroja could get back the card only on payment of Rs.20/- as bribe.

Apart from all these, there are a couple of sundry debts - a Rs.100/- to one person, weekly instalment for a plastic bucket she bought at Rs.3/-, a monthly instalment of Rs.20/- for the saree she bought for a cousin of Varadhan's who had come from a village as their guest for some days, and a whole lot of consumption debts with the local pawnbrokers. Table IV gives the details of the items she has pawned and the value obtained for the years 1981 and 1982. Previously she had noserings made of gold and her daughter had silver anklets. Now they have no piece of jewellery as they have not been able to redeem them. Formerly when they were in dire need of money and had nothing to pawn, their friends used to lend articles like brass vessels and sarees which she used to pawn and later redeem it for them. A couple of defaults on that score, now nobody lends them anything.

They made serious efforts last month to repay some of the creditors whom they had promised. A few years ago, when they were in a better condition, they had lent Rs.400/- to an uncle of Varadhan's staying in a village near Arakonam. He had promised to give it back on Christmas day. So Saroja was sent all the way to that village to collect the money. Not only the effort on it, they also had to spent Rs.20/- to buy some fruits and other snacks. After all they are going to a village from Madras. Only some twenty days back, that uncle's daughter - a woman of about 25 years of age had come and spent a fortnight with them and on her return they had presented her with a new saree bought on credit. On reaching there, the uncle despite his assurances, had gone off on a pilgrimage to Sabarimalai in Kerala without leaving her money with his family. Despite the effort and expenditure, Saroja was unsuccessful in her mission.

On my daily visits, I have seen on many occasions her creditors calling on her and asking her for the money and she coming with all sorts of excuses or all kinds of dates and promises. Despite the fact that all these loans are taken to meet the family expenses or meet Varadhan's expenses, and these are incurred because of his lack of regular employment and indulgence, it is Saroja who everytime has to explore credit sources, worry about interest payments and answer the creditors calls, In fact Saroja feels it is much better if Varadhan does not do it as he is bound to make things worse.

Fortunately for them, the person to whom they are indebted to the extent of Rs.1,000/- having realised their incapacity to repay the interest and the principal, has recently taken Varadhan as his Auto-driver. He had purchased a second hand Auto-rickshaw and redeemed Varadhan's license after paying Rs.125/-.

Now Varadhan drives the Auto fairly regularly. As per the contract, Varadhan has to pay the Auto-owner Rs.25/- everyday and Rs.5/- per day towards repaymen of Rs.125/- loan. The petrol expenses are to be met by Varadhan himself from the collections. Since the 15th of December this arrangement is working well and on days that he drives the Auto, he is able to give Saroja Rs.10/- for household expenses. There are certain days when he is not able to even make Rs.25/- from his collection to give rent for the vehicle, in which case he comes to Saroja to somehow meet his deficit.

After he started driving regularly, Saroja has been able to save money given for household expenses and repay some of the sundry debt like saree instalment payment and Rs.75/- towards a Rs.100/- debt. Her daily expenses are only on food, and like the other families whom we have seen earlier, they also light the fire only once in a day. Saroja herself is now a domestic servant in two houses for a monthly salary of Rs.20/- and Rs.15/-. While food is not given on a regular basis, on most days she is likely to get some old rice or tiffen. She and her daughter eat that in morning along with any left over of the previous night. Only night meals are cooked, except on holidays when Varadhan is at home, they cook lunch. The food expenditure on food cooked at home amounted to 127.68 (i.e) 54.86% of their total expenditure. Rice alone constituted the bulk of the expenditure an amount of 17¼ kgs. amounting to Rs.52.03 paise or (22.36%) of their total expenditure. Expenditure on fish and vegetables were an almost equal share Rs.12.25 and Rs.12.30 respectively. Expenditure on fuel constitute the next largest share of the expenditure, Kerosene, firewood and dungcakes amount to Rs.25.65 paise with firewood alone costing Rs.15.95 paise. The main items of expenditure is given in Table II.

Expenses on eating out, that is Tea and Tiffen are available only for Saroja and her child. While Varadhan definitely spends on an average Re.1 for tea and Rs.1.50 for tiffen everyday, the daily accounts were not maintained under the pretext that he came very late, despite all initial assurances that he would do so. The times I met, largely on Sundays, he generally gave me a oral record of all that happened since we had last met. Assuring that his average daily expenses on eating out is Rs.2.50, on days he goes to work, he must have spent around Rs.50/- in December. Saroja and the child have spent Rs.27/- for tea and Rs.14.50 for tiffen. The other expenses for the three year old daughter is on an average 40 to 50 paise a day, working out to a total of Rs.7.90 for December.

The expenses on food clearly indicate that rice is once again an item on which expenditure could be minimised if got through the public distribution system. Occasionally she does buy the ration rice when she can manage the money and if the rice is of good quality. Very often these two conditions are not fulfilled. Her savings if she had got the ration rice in December would have been Rs.14.94 paise.

Apart from these food expenses, Saroja is quite religious and every Friday does a small pooja for the gods she has at home that includes a photo of both Jesus Christ and Lord Ganesha. Ocasionally she goes to temples. After Varadhan was taken as an Auto driver she spent Rs.5/- to visit the Tiruverkadu temple on the outskirts of the city, that has come up fairly recently in the seventies and is patronised by the film world.

Both she and Varadhan like to go for tamil movies, and one visit to the cinema house involves an expenditure of Rs.3.00 or Rs.4.00 depending on the tickets available. She however prefers to go to the cinema house than watch the films on the television. It is the general practice that domestic servants normally watch the tamil and hindi films as well as the song and dance sequences from films twice a week on television in their employers house. Unfortunately for Saroja, both the houses she works do not own T.V. sets. Opposite her house is a chettiar family that allows these slums dwellers to watch the movies on payment of 50 paise. Saroja finds it too crowded and also does not like the chettiar woman whom she finds bosses over people. In regular large slums, there are community T.V. sets but this is what I have referred to earlier as a 'peripheral slum'.

Regarding the control over earnings, Saroja has complete control over her earnings of Rs.35/-. It is very rarely however that she collects the full salary at the beginning of a month, for invariably during the previous month she must have taken advances from her salary. The maximum advance that both these families give is Rs.10/-, in one case 50 per cent of the salary and in another 75 per cent of the salary. Most often she borrows only for food expenses on days when Varadhan does not give money. Before she borrows from her friends or neighbours, she explores this source first because what she get from friends is for a very short term for a day or two. If she has borrowed within that week from her employers she never asks them because they are bound to get irritated.

The money that Varadhan gives on evenings when he goes to work, a sum of Rs.5/- or Rs.10/- is fully in control with Saroja. She buys the food items, meets other expenses and tries as much as possible to save from the money given to her. Previously she had a savings bank account with the Indian Bank, now though she still has not closed the account is left with a minimum balance. The savings she does in her daily expenses she keeps it with her. Sometimes when Varadhan is in short of money or has not gone to work, he depends on Saroja for his tea and beedi expenses. In fact I have witnessed him very affectively pleading with her for 50 paise to buy groundnuts on a day he did not go to work. Oflate Saroja feels that he is too authoritarian and arrogant since he started driving the Auto and contributing almost regularly to household expenses. This regular employment has now given them a little more confidence in dealing with their creditors. The interest due of Rs.100/- on the Rs.1000/- loan had to be paid by the 10th of January. Since he started driving the Auto only from the 15th of December, they were not able to save Rs.100/-. Again they took another loan to repay the interest due.

This time the loan is from a scheme called 'Thandal' which is a variation of the chit fund. For every hundred rupees loan under the scheme, a standard rate of Rs.20/- is deducted, and the cash one gets is only Rs.80/-. For this a daily payment has to be made. Under this Varadhan took a loan of Rs.150/- and got a cash of Rs.120/- for which he now has to make daily payments of Rs.3/- for 50 days. This unlike the chit seen earlier involves daily subscription as well as standard interest deduction in advance without the competitive bidding process. They find 'Thandal' schemes the most advantageous of all.

While construction coolie wage was standard, Saroja could atleast estimate the expenses of Varadhan on tea, beedi and drinks, Now she has absolutely no way of finding out how much he nets in everyday after paying the daily rent on the vehicle, meeting minor repairs, paying fines for traffic violations and refueling now and again.

Saroja realises that she has to work and in fact prefers to work both because it gives her a sufficient amount of independence and does not make her totally dependent on Varadhan, as well as provides a source of borrowing to meet consumption requirements along with the supplement to the diet she gets at home. In all she thinks she must have worked in a dozen or more houses.

Previously she never used to leave a house until she got a new saree, that is work for atleast a year. Now she is not able to strictly follow that. As of now, the two houses she works are not Iyer houses. One of them is a telegu family and another a chettiar. She is planning to quit the work with the telegu family. Of all castes, she prefers to work in Iyers' houses, because they give a good amount of food everyday. The Brahminical custom of ritual purity and pollution does not permit them to use or consume any cooked cereal or pulses that has been done a night before. These items are normally declared to be 'Pazhitu Pathu' and given over entirely to the domestic servant, though these days with the availability of refrigerators, not all Brahmin families strictly follow this. Also not only coffee made in Iyer houses taste better, but as they are used to taking coffee very early in the morning, the domestic servants are also given their coffee in the early hours of the day. But with the telegu family with whom she is now working, she is given her coffee only at ten in the morning. It is mainly on account of the food reasons that she prefers these houses. Otherwise the quantum of work and the amount of monthly wage given does not vary widely.

In her case, she is further constrained in the selection of houses because of the children. Not all families allow their domestic servants to bring their children along. Her eldest daughter is three years old and cannot be left alone at home as the house is just adjacent to the busy traffic road and she is by nature both very naughty as well as completely pampered. Though Saroja tried sending her to school especially after the Nutrition Meal Scheme was launched, she has refused. She hopes that atleast next year she can be sent. Her second child is an infant son only 11 months old and has to be taken with her wherever she went. She still continues to breast feed him and wherever she is, whether walking on the road to the market, working or talking to me; she begins to breast feed him the minute he shows his uneasiness or hunger.

Varadhan's involvement in any kind of household work or taking care of of the children is very marginal. After watching Saroja at work in the evenings - minding the fire, cooking, breatfeeding the child, answering to the ever questioning daughter in a language that only she understands, and giving excuses and promises for her innumerable creditors who call on around that time, is a remarkable feat of both physical and mental stamina.

Does all these daily struggles of Saroja lead her to a quiet resignation or fill her with optimism of the future? It is neither of these. She lives in a state of constant emotional insecurity that Varadhan might one day leave

her and go to some other women. Saroja has seen that with her parents. Her own nature is that she finds it difficult to remain quiet and submissive throughout. There are occasions when she flares up, and with Varadhan becoming more and more authoritarian, coupled with the frustrations of indebtedness, she is not confident that for long she will be able to suppress her feelings and remain submissive. Of late she has also found that Varadhan shows a lot of consideration and interest towards his aunt's daughter, a woman of almost Saroja's age living in his village. That thought completely paralyses her - the two children, the heavy indebtedness, the lack of support from her family. What more does a woman need?

<u>In Conclusion</u>

What we shall give by way of conclusion is a synoptic view of the issues involved.

At the outset, the focus of the study was outlined as to whether the gender bias in poverty at the household level can be analysed in terms of control over housework and economic work, control over earnings and disbursement of earnings and control over sexuality and childrearing. The above case studies in my view threw significant insights on each of these.

Regarding the first one viz., control over housework and economic work, we have the following situations. In the two families with children, in one participation by the man in housework was negligible, while in the other though the responsibilities were recognised, there was a significant participation by the man in housework - like marketing, cooking, washing clothes, with the heavier tasks of carrying water and making chutney being done by the women. The greater participation by man in the housework was in the poorer of the two households.

Greater participation in housework is also associated with greater involvement in nitty gritty details of decisions in daily life. To that extent the woman has much less autonomy in household aspects. In the poorer of the households, the daily diet is decided by the man -- whether sambhar or rasam, and the woman has to justify the choice of vegetables, decision to wash clothes will be a collective decision when all abstain from work. In the not so poor case, the woman has a greater autonomy to buy what she wants within the means available, can take advance on her salary, and buy household goods.

The issue now can be focussed -- Does a greater intensity of poverty and the greater survival problems create a greater solidarity between the man and woman, leading to greater participation and involvement by the man in housework? The problem of housework in poverty households is not the semantic debate of whether housework should be treated as 'work' but how housework can be shared, how other members can have a sympathetic appreciation of the burden of housework and how housework can be minimised. The last aspect in fact extends beyond the household level, and has to be placed in the overall context of the socio-economic structure.

As for control over economic work, in all the cases, the man and the woman are in what they are, not so much out of choice as out of necessity. The garbage picking women cannot shift to an alternative job, the domestic servant has alternatives such as petty vending and construction coolie that are no better. In the case of the domestic servant, she is further constrained in her selection of houses, as not all of them allow the children to accompany. In the absence of care at home or nearby child care centres, those workspots are favoured where children are allowed. While this particular constraint is not there for the men, it is beyond doubt that the men themselves have very little choice in shaping their destiny. This immediately raise much larger issues on the whole nature of industrialisation and urbanisation that has taken place with its associated structures of employments and lack of employments. I shall not dwell on this any further, except mention as above that this is a problem that has to be placed once again in the overall context of the socio-economic structure and processes.

Regarding control over earnings and their disbursement, we have seen that in two families while the income is collected by the man, the woman share in earnings is duly recognised and given to her. In one case even the man's share is left in the custody of the woman, though all expenditures need his sanction. In another case, a standard amount of Rs.10/- or Rs.5/- as the case may be given to the woman for household expenses over which she has complete control and there is no way by which the woman can ascertain the amount of earnings that are left with the man and in yet another household, each one controls their share of earnings. In the two poorer of the households, control one earnings appear to be either fair or a jointone while in the other household, the woman has limited control over her earnings and household expenses and completely unaware of the amount he earns in a day.

One aspect that needs to considered here is who undertakes the responsibility of getting loans and who faces the creditors at the time of repayment. In the two poorer households it is the men who undertake responsibility, while in the other household the major reponsibility is on the woman In fact the man only worsens the situation, though in that particular case, a large amount of the loans were contracted for his skill acquisition.

On matters of sexuality and childrearing, in the poorer household, the woman was forced on to this marriage by the circumstances and her vulnerability while in the not so poor household, the woman clearly exercised her own choice suffering the trade off. While in the poorer household the woman has gone through the monotonous series of childbirth and is only now contemplating an 'operation', in the not so poor case, the woman has only two children and has clearly determined that she will have no more. In both cases however, it is the woman who are active in taking the necessary steps. From what I heard from the third household, the man underwent the operation without the woman's consent and collected the money. Bringing up children is another aspect where once again in the poorer household, the man takes an active part while in the not so poor household it is the woman's responsibility completely.

While I am not trying to generalise from my limited case studies, what I would pose as an issue for further debate and discussion (i.e) the one stated earlier. Does a greater survival need caused a greater solidarity between the man and poverty and to that extent minise gender bias in poverty and other oppressions of poverty?

Secondly the aspects that I have highlighted to study the various manifestations at poverty cannot in my opinion be so easily gathered from a quick household survey, and to that extent greater reliance on anthropological methods of participant observation is recommended. I am not suggesting that every economist here turns an anthropologist only I ask for a greater probing.

What the data collected through surveys might not reveal is what the particular real situations are, to give rise to that data. I am particularly convinced of this problem on the nutrition standards and relative deprivation within the family. What my cases reveal is that it is not some straight forward man-woman exploitation within the family.

On the policy front, without bringing in the larger questions of the whole process of development and confining purely to tinkering aspects, there is a very strong case for some kind of redesigning of the public distribution

system to cater to daily wage earners. Whether every slum can have a civil supplies store where daily rations can be bought at subsidised rate?

The objective of this work is to understand the process through which women arrive at relatively lower levels of well-being by focusing on the intra-household distribution of powers, responsibilities and consumption goods in three extremely poor urban families. The profiles indicate that gender-relations within a family are much more complex than a straight forward man-woman exploitation. In all these families it was found that women shared equally in the responsibility of earning a living, men often shared with them some of the household work. Also, women did claim for themselves a certain amount of spending power and a fair share of the food. But in two of the families, the ultimate responsibility of running the household - of everyday getting atleast a minimal amount of food for all, of entertaining friends and relatives, of finding funds for emergencies and then for servicing that debt ties with the women. Also it suggests that the nature of gender-relations within the family is likely to be influenced by the intensity by poverty. This study, like all other case-studies, suffers from limitations, but clearly suggests the need for a more systematic enquiry on intra-household distribution aspects.

TABLE I- RATES PER KG FOR DIFFERENT ITEMS IN THE MONTH OF DECEMBER 1982

S.No.	Items	Popular Name	Rate per Kg.
1.	Thick Cardboard	BB	0.60
2.	Packing Cardboard	--	0.70
3.	Thin light Cardboard	Record	0.65
4.	Newspaper Bits	KD	0.30
5.	Good Newspaper Sheets	--	1.00
6.	Plastic	--	5.00
7.	Tin	--	0.60
8.	Iron Scrap	--	1.00
9.	Polythene Bags	--	2.00
10.	Rags	--	0.50

TABLE 2- MONTHLY EXPENDITURE ON DIFFERENT ITEMS FOR THE THREE FAMILIES - IN THE MONTH OF DECEMBER 1982*

S.No.	Items	Gopal & Lakshmi		Nagamma & Devaraj		Varadhan & Saroja	
		ABS	%	ABS	%	ABS	%
1.	Rice	127.05	44.77	50.26	14.92	52.03	22.36
2.	Fish	16.00	5.60	8.50	2.52	12.25	5.26
3.	Vegetables	21.70	7.60	8.80	2.61	12.30	5.29
4.	Dhal	3.50	1.20	2.90	0.86	3.70	1.59
5.	Chillipowder	4.90	1.70	1.40	0.42	4.75	2.04
6.	Oil	6.65	2.30	5.40	1.60	9.45	4.06
7.	Spices	1.75	0.60	2.35	0.70	0.90	0.39
8.	Tamarind	5.25	1.80	1.55	0.46	5.85	2.51
9.	Salt	00.30	neg	0.55	0.16	0.80	0.34
10.	Tea & Betelnut	36.95	13.00	30.05	8.92	27.00	11.60
11.	Tea & Beedi	42.50	15.00	60.57	17.98	--	--
12.	Tiffen	--	--	91.00	27.01	14.50	6.23
13.	Kerosene	3.75	1.30	2.15	0.64	7.20	3.09
14.	Firewood	--	--	--	--	15.95	6.85
15.	Dungcakes	--	--	--	--	2.50	1.07
16.	Arrack	--	--	66.35	19.62	--	--
17.	Entertainment	--	--	--	--	7.70	3.31
18.	Children's expenses	8.85	3.10	--	--	7.90	3.39
19.	Soap	1.00	0.40	--	--	3.40	1.46
20.	Miscellaneous	--	--	3.10	0.92	38.05	16.35
21.	Puja & temples	1.00	0.40	2.00	0.59	6.50	2.79
	Total expenditure	281.15	98.77	336.93	99.93	232.73	99.98
	Net earnings	283.80		288.75 48.23 not accoutable			

*This expenditure data for the three households was collected daily through the month of December.

TABLE 3- DIETARY PATTERNS FOR THE MAJOR MEAL IN ALL THREE FAMILIES IN THE MONTH OF DECEMBER 1982

S.No.	Dietary patterns	Gopal and Lakshmi No. of days	Devaraj and Nagamma No. of days	Varadhan and Saroja No. of days
1.	Rice and Fish	9	5	12
2.	Rice and Sambhar	4	3	8
3.	Rice and Rasam	3	3	-
4.	Rice chutney water	7	7	1
5.	Rice and some gravy without dhal	6	6	5

TABLE 4- ITEMS PAWNED WITH THE MARWARI BROKERS AND THE AMOUNT OBTAINED FOR THE YEARS 1981 & 1982 BY SAROJA'S FAMILY

S.No.	Date	Items	Value (Rs.)
1.	30.5.1981	Steel tiffen carrier	20.00
2.	24.8.1981	One steel 'karandi' - serving ladle, one steel daksha - vessel	30.00
3.	6.10.1981	One steel bucket One steel jar One steel plate One steel thali - eating plate	70.00
4.	2.11.1981	One brass Deksha-vessel	50.00
5.	12.11.1981	One brass 'thawalai'- water vessel	50.00
6.	27.11.1982	One gold nosering	25.00
7.	21.12.1981	One steel 'kinnam'- small vessel One milk pail One steel 'karandi' - ladle Two old cotton sarees	60.00
8.	2.9.1982	One steel tiffen box One steel plate	17.00
9.	28.9.1982	One voile saree	13.00
10.	28.9.1982	One steel plate One steel 'kinnam'- small vessel One tumbler One 'karandi' - ladle	12.00
11.	7.10.1982	One vimal old saree	10.00
12.	25.9.1982	One steel plate One 'kinnam' - small vessel	15.00
13.	30.1.1982	One vimal saree, one cotton saree, three steel tumblers, one water vessel small, one plate	65.00
14.	9.10.1982	One yellow saree cotton new	20.00
15.	undated	One gold nosering	70.00